



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

GOLDMAN & BESLOW, LLC
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Attorneys for Debtor(s)
David G. Beslow, Esq. #DGB-5300

In re:

UMIT ARAT

Order Filed on February 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 19-20673

Chapter: 13

Hearing Date: February 6, 2020

Judge: Hon. Vincent F. Papalia

LOSS MITIGATION ORDER

The relief set forth on the following pages numbered 2 and 3 is hereby **ORDERED**.

DATED: February 13, 2020

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page: 2
Debtor(s): Umit Arat
Case No.: 19-20673-VFP - Chapter 13
Caption: Loss Mitigation Order

THIS MATTER being opened to the Court by Goldman & Beslow, LLC, attorneys for the debtor, David G. Beslow, Esq., appearing, and this Court having considered the argument of counsel and good cause appearing, and there being no opposition; it is hereby

ORDERED that this Order concerns the following:

Property: 175 West 2nd Street, Clifton, New Jersey 07011

Creditor: Caliber Home Loans

- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's Loss Mitigation Program and Procedures (LMP).
- The Loss Mitigation process shall terminate on 5/12/2020 (~~90 days from the date of the entry of this order~~, unless an *Application for Extension or Early Termination of the Loss Mitigation Period* is filed under Section IX.B. of the LMP).
- The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount of \$1,846.87 on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.B of the LMP and to obtain relief from the stay.
- Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.
- The parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period.
- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.

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Debtor(s): Umit Arat

Case No.: 19-20673-VFP - Chapter 13

Caption: Loss Mitigation Order

- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.

In re:
Umit Arat
Debtor

Case No. 19-20673-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Umit Arat, 175 W 2nd St, Clifton, NJ 07011-2409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com; ecf-control@goldman-beslow.com; r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor PNC BANK, National Association dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Jill Manzo on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact bankruptcy@feinsuch.com
Marie-Ann Greenberg magecf@magruee.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, National Association
rsolarz@kmllawgroup.com
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact smncina@rascrane.com
Sindi Mncina on behalf of Creditor U.S. BANK TRUST N.A. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8